

Q: Recently Rio De Janeiro, which is a city in Brazil, declared a Dengue Health Emergency. In the context of the above statement, which of the following countries shares a border with Brazil?

1. Chile
2. Ecuador
3. Venezuela
4. Argentina
5. Bolivia

Select the correct answer using the codes given below.

- a) 1, 2 and 5 only
- b) 1,3 and 4 only
- c) 3,4 and 5 only
- d) 1, 2, 3, 4 and 5

Ans: c

Explanation:

- Brazil is a country in South America and it is the fifth largest country in the world.
- It borders every South American country except Chile and Ecuador.
- To the north, it shares a boundary with Colombia, Venezuela, Guyana, Suriname, and French Guiana.
- To the northwest, it meets Peru and Bolivia, to the west Argentina and Paraguay, to the southwest Uruguay, and to the south it is bounded by the Atlantic Ocean.

Q: With respect to India's Smart Cities Mission, which of the below given statements is/are correct?

1. The Smart Cities Mission is an initiative of the Ministry of Housing and Urban Affairs, launched in 2015.
2. For real time monitoring of the mission, an Integrated Command and Control Centre (ICCC) was also launched under the mission.
3. The mission primarily aims to enhance the quality of life in rural and nearby urban areas by leveraging technology, innovation, and improved infrastructure.

How many of the statements given above is/are correct?

- a) Only one
- b) Only two
- c) All three
- d) None

Ans:

Explanation:

- **Statement 1 is correct:** The Smart Cities Mission is an initiative of the Union Housing and Urban Affairs Ministry, launched in 2015.
- **Statement 3 is incorrect:** To promote cities that provide core infrastructure, clean and sustainable environment and give a decent quality of life to their citizens through the application of 'smart solutions'.
- Four pillars: Social Infrastructure, Physical Infrastructure, Institutional Infrastructure, Economic Infrastructure.
- Integrated Command and Control Centre: These ICCCs are designed to enable authorities to monitor the status of various amenities in real time.
- **Statement 2 is correct:** The ICCC acts as a smart city and acts as a "nerve center" for operations management.
- Other steps taken under the SCM for digital infrastructure are
 - ❖ Adaptive Traffic Control System (ATCS), Red Light Violation Detection (RLVD), and Automatic Number Plate Recognition System (ANPR),
 - ❖ Digital assets for solid waste and waste-water management and water distribution management,
 - ❖ CCTV surveillance systems, smart education and smart health systems.

Q: With reference to Payment Aggregators, consider the following statements:

1. The non-bank payment aggregators require authorisation from the RBI to operate.
2. They process payments themselves, similar to traditional banks.

3. Merchants need separate merchant accounts with individual banks for each payment method offered through the aggregator.

Which of the statements given above is/are correct?

- a) 1 only
- b) 1 and 2 only
- c) 3 only
- d) 2 and 3

Ans: a

Explanation:

- A payment aggregator is a third-party service provider that enables customers to make and businesses to accept payments online by acting as middlemen.
- They do not process payments themselves but act as facilitators, routing them to acquiring banks.
- Payment aggregators enable clients to accept various payment methods such as debit cards, credit cards, cardless EMIs, UPI, bank transfers, e-wallets, and e-mandates.
- Merchants only need one account with the aggregator, which handles settlements with different payment methods.
- Types:
 - ❖ **Bank Payment Aggregators:** A bank payment aggregator facilitates online payments from different payment methods. Since it is operated by a bank, it does not require further authorisation from the Reserve Bank of India (RBI).
 - ❖ **Third-Party Payment Aggregators:** Third-party payment aggregators are non-bank payment aggregators and they require authorisation from the RBI to operate. Third-party payment aggregators take on the technological and operational burdens involved in managing payments from different payment methods.

Q: With reference to the Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana, consider the following statements:

1. It is a sub scheme under the Pradhan Mantri Matsya Sampada Yojana.
2. It is 100% funded by the Government.

Which of the statements given above is/are correct?

- a) 1 only
- b) 2 only
- c) Both 1 and 2
- d) Neither 1 nor 2

Ans: a

Explanation:

- **Statement 1 is correct:** Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) is a sub scheme under the Pradhan Mantri Matsya Sampada Yojana, for the micro and small enterprises operating in the fisheries sector with an expected investment of ₹6,000 crore in the next four years.
- **Statement 2 is not correct:** The sub-scheme PM-MKSSY is with 50% public finance, including the World Bank and the Agence Française de Développement (AFD) external financing, and the rest 50% investment from the private sector leverage. It will be implemented for four years from 2023-24 to 2026-27 across all the States and union territories.

Q: Consider the following statements with respect to Bharat Ratna Awards:

1. It is the highest civilian award in the country instituted in the year 1954 that was originally limited only to arts, literature, science and public services.
2. In terms of Article 18 (1) of the Constitution, the award can be used as a prefix or suffix to the recipient's name.
3. Tamil Nadu has maximum number of Bharat Ratna recipients.

How many of the statements given above is/are correct?

- a) Only one
- b) Only two

- c) All three
- d) None of the above

Ans: a

Explanation:

- **Statement 1 is correct:** Bharat Ratna is the highest civilian award in the country instituted in the year 1954. The award is conferred "in recognition of exceptional service/performance of the highest order in any field of human endeavour ", without distinction of race, occupation, position or sex. The award was originally limited to achievements in the arts, literature, science, and public services but the government expanded the criteria to include "any field of human endeavour" in December 2011.
- **Statement 2 is incorrect:** In terms of Article 18 (1) of the Constitution, the award cannot be used as a prefix or suffix to the recipient's name.
- **Statement 3 is incorrect:** Maharashtra has maximum number of Bharat Ratna recipients. It is followed by Uttar Pradesh (8 recipients) and Tamil Nadu (7 recipients).